

Reserve System, Washington, DC 20551, not later than January 29, 1996.

Board of Governors of the Federal Reserve System, December 27, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-00010 Filed 1-2-96; 8:45 am]

BILLING CODE 6210-01-F

Ohio Valley Banc Corp., et al.; Notice of Applications to Engage de novo in Permissible Nonbanking Activities

The companies listed in this notice have filed an application under § 225.23(a)(1) of the Board's Regulation Y (12 CFR 225.23(a)(1)) for the Board's approval under section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) and § 225.21(a) of Regulation Y (12 CFR 225.21(a)) to commence or to engage *de novo*, either directly or through a subsidiary, in a nonbanking activity that is listed in § 225.25 of Regulation Y as closely related to banking and permissible for bank holding companies. Unless otherwise noted, such activities will be conducted throughout the United States.

Each application is available for immediate inspection at the Federal Reserve Bank indicated. Once the application has been accepted for processing, it will also be available for inspection at the offices of the Board of Governors. Interested persons may express their views in writing on the question whether consummation of the proposal can "reasonably be expected to produce benefits to the public, such as greater convenience, increased competition, or gains in efficiency, that outweigh possible adverse effects, such as undue concentration of resources, decreased or unfair competition, conflicts of interests, or unsound banking practices." Any request for a hearing on this question must be accompanied by a statement of the reasons a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal.

Unless otherwise noted, comments regarding the applications must be received at the Reserve Bank indicated or the offices of the Board of Governors not later than January 19, 1996.

A. Federal Reserve Bank of Cleveland (John J. Wixted, Jr., Vice President) 1455 East Sixth Street, Cleveland, Ohio 44101:

1. *Ohio Valley Banc Corp.*, Gallipolis, Ohio; to engage *de novo* through its

subsidiary, Loan Central, Inc., in secured and unsecured consumer and commercial lending activities pursuant to § 225.25(b)(1)(iii) of the Board's Regulation Y. These activities are to be performed in Gallipolis, Ohio and South Point, Ohio.

B. Federal Reserve Bank of San Francisco (Kenneth R. Binning, Director, Bank Holding Company) 101 Market Street, San Francisco, California 94105:

1. *Wells Fargo & Company*, San Francisco, California; to engage *de novo* in data processing and data transmission services through the ownership, installation, operation, and maintenance of automatic teller machines in the State of Oregon, pursuant to § 225.25(b)(7) of the Board's Regulation Y.

Board of Governors of the Federal Reserve System, December 27, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-00009 Filed 1-2-96; 8:45 am]

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Royal Bank of Canada, Montreal, Quebec, Canada; Notice to Engage in Certain Nonbanking Activities

Royal Bank of Canada, Montreal, Quebec, Canada (Applicant), has given notice pursuant to section 4(c)(8) of the Bank Holding Company Act (12 U.S.C. 1843(c)(8)) (BHC Act) and section 225.23 of the Board's Regulation Y (12 CFR 225.23), to acquire 20 percent of the voting shares of MECA Software, L.L.C., Fairfield, Connecticut (Company), a joint venture, and thereby engage in the development, production, and provision of home banking and financial management software, pursuant to section 225.25(b)(7) of Regulation Y (12 CFR 225.25(b)(7)). Company is currently owned by national banking subsidiaries of BankAmerica Corporation, San Francisco, California (BankAmerica), and NationsBank Corporation, Charlotte, North Carolina (NationsBank). Upon consummation of this proposal, national banking subsidiaries of Fleet Financial Group, Inc., Providence, Rhode Island, First Bank Systems, Inc., Minneapolis, Minnesota, BankAmerica, and NationsBank, would also each own 20 percent of Company. Company proposes to conduct these activities throughout the United States and Canada.

Section 4(c)(8) of the BHC Act provides that a bank holding company may, with Board approval, engage in any activity "which the Board after due notice and opportunity for hearing has

determined (by order or regulation) to be so closely related to banking or managing or controlling banks as to be a proper incident thereto." 12 U.S.C. 1843(c)(8). In publishing the proposal for comment, the Board does not take a position on issues raised by the proposal. Notice of the proposal is published solely in order to seek the views of interested persons on the issues presented by the notice, and does not represent a determination by the Board that the proposal meets or is likely to meet the standards of the BHC Act.

Any comments or requests for hearing should be submitted in writing and received by William W. Wiles, Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551, not later than January 19, 1996. Any request for a hearing on this proposal must, as required by section 262.3(e) of the Board's Rules of Procedure (12 CFR 262.3(e)), be accompanied by a statement of the reasons why a written presentation would not suffice in lieu of a hearing, identifying specifically any questions of fact that are in dispute, summarizing the evidence that would be presented at a hearing, and indicating how the party commenting would be aggrieved by approval of the proposal. The notice may be inspected at the offices of the Board of Governors or the Federal Reserve Bank of New York.

Board of Governors of the Federal Reserve System, December 27, 1995.

Jennifer J. Johnson,

Deputy Secretary of the Board.

[FR Doc. 96-00011 Filed 1-2-96; 8:45 am]

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FEDERAL TRADE COMMISSION

[File No. 942-3344]

Mama Tish's Italian Specialties, Inc.; Consent Agreement with Analysis to Aid Public Comment

AGENCY: Federal Trade Commission.

ACTION: Comment agreement.

SUMMARY: In settlement of alleged violations of federal law prohibiting unfair acts and practices and unfair methods of competition, this consent agreement, accepted subject to final Commission approval, would prohibit the Chicago-based flavored ice cup dessert manufacturer from misrepresenting the amount of calories or other nutrients in any of their frozen dessert products in the future. The consent agreement settles allegations stemming from nutritional claims made